

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

CANDACE B AVERY

Debtor(s)

Case No. 15-24567

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/20/2015.
- 2) The plan was confirmed on 09/08/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/05/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/12/2017.
- 6) Number of months from filing to last payment: 28.
- 7) Number of months case was pending: 30.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$11,107.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$11,107.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$4,000.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$465.77  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,465.77**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACS	Unsecured	0.00	NA	NA	0.00	0.00
ALL CREDIT LENDERS	Unsecured	1,843.60	1,246.00	1,246.00	0.00	0.00
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAS FINANCIAL SOURCE INC	Unsecured	0.00	NA	NA	0.00	0.00
CAVALRY SPV I	Unsecured	0.00	429.12	429.12	0.00	0.00
CHASE	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK USA	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	1,142.45	1,486.45	1,486.45	0.00	0.00
CITY OF OAK PARK	Unsecured	70.00	NA	NA	0.00	0.00
Comenity Bank	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMMERCE BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	805.71	774.20	774.20	0.00	0.00
DENTAL DREAMS	Unsecured	1,140.40	NA	NA	0.00	0.00
DENTALWORKS	Unsecured	0.00	NA	NA	0.00	0.00
ECMC	Unsecured	31,308.00	29,782.72	29,782.72	0.00	0.00
FRANKLIN PARK POLICE DEPT	Unsecured	0.00	NA	NA	0.00	0.00
GREATER SUBURBAN ACCEPTANCE	Unsecured	0.00	NA	NA	0.00	0.00
HILLISIDE POLICE DEPT	Unsecured	250.00	NA	NA	0.00	0.00
HILLISIDE POLICE DEPT	Unsecured	250.00	NA	NA	0.00	0.00
HILLISIDE POLICE DEPT	Unsecured	250.00	NA	NA	0.00	0.00
HILLISIDE POLICE DEPT	Unsecured	250.00	NA	NA	0.00	0.00
HILLISIDE POLICE DEPT	Unsecured	250.00	NA	NA	0.00	0.00
HILLISIDE POLICE DEPT	Unsecured	250.00	NA	NA	0.00	0.00
HSBC BANK NEVADA	Unsecured	429.00	NA	NA	0.00	0.00
IL STATE TOLL HWY	Unsecured	354.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	936.20	936.20	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	6,187.00	7,271.38	7,271.38	792.56	0.00
Municipality Westchester Il	Unsecured	60.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	29,663.00	31,498.48	31,498.48	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	11,109.00	11,156.66	11,156.66	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NAVIENT SOLUTIONS	Unsecured	10,150.00	10,187.17	10,187.17	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	9,216.00	9,250.07	9,250.07	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	8,687.00	6,021.68	6,021.68	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	6,170.00	6,686.36	6,686.36	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	5,996.00	6,206.64	6,206.64	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	NA	8,723.73	8,723.73	0.00	0.00
NICOR GAS	Unsecured	581.02	577.71	577.71	0.00	0.00
PRESTIGE FINANCIAL SVC	Secured	8,700.00	9,050.00	9,050.00	4,992.80	855.87
PRESTIGE FINANCIAL SVC	Unsecured	5,597.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	214.00	248.93	248.93	0.00	0.00
SHORT TERM LOAN	Unsecured	288.75	564.48	564.48	0.00	0.00
SHORT TERM LOAN	Unsecured	NA	288.75	288.75	0.00	0.00
SONAL GUPTA MD	Unsecured	168.00	174.12	174.12	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	0.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	1,347.30	1,645.14	1,645.14	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
USA PAYDAY LOAN	Unsecured	300.00	NA	NA	0.00	0.00
VILLAGE OF BELLWOOD	Unsecured	200.00	NA	NA	0.00	0.00
VILLAGE OF ELK GROVE	Unsecured	200.00	NA	NA	0.00	0.00
VILLAGE OF HILLSIDE	Unsecured	250.00	NA	NA	0.00	0.00
VILLAGE OF HILLSIDE	Unsecured	250.00	NA	NA	0.00	0.00
VILLAGE OF HILLSIDE	Unsecured	250.00	NA	NA	0.00	0.00
VILLAGE OF HILLSIDE	Unsecured	250.00	NA	NA	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,050.00	\$4,992.80	\$855.87
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$9,050.00</b>	<b>\$4,992.80</b>	<b>\$855.87</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,271.38	\$792.56	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$7,271.38</b>	<b>\$792.56</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$127,884.61</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,465.77</u>
Disbursements to Creditors	<u>\$6,641.23</u>

**TOTAL DISBURSEMENTS :** **\$11,107.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/11/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.